Case 24-12413 Doc 10 Filed 08/28/24 Entered 08/28/24 23:14:45 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:						
Debtor 1:	Tiffany T Rowley	Social Security number or ITIN: xxx-xx-5877				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	cruptcy Court: Northern District of Illinois	Date case filed for chapter: 13 8/23/24				
Case number:	24–12413					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Tiffany T Rowley	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	10081 Frontage Rd Unit E Skokie, IL 60077	
4.	Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312–294–5900
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 8/26/24

For more information, see page 2

Debtor Tiffany T Rowley Case number 24-12413 Location: 7. Meeting of creditors Debtors must attend the meeting to September 16, 2024 at 02:00 PM be questioned under oath. In a joint Zoom video meeting. Go to case, both spouses must attend. Zoom.us/join, Enter Meeting ID 647 557 The meeting may be continued or adjourned to a Creditors may attend, but are not 0506, and Passcode 7038866130, OR later date. If so, the date will be on the court required to do so. call 1-872-201-1128 docket. For additional meeting information, go to 8. Deadlines Filing deadline: 11/15/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 11/1/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/19/25 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. 30 days after the Deadline to object to exemptions: Filing deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/10/24 at 10:00 AM, Location: Courtroom 619, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To 9. Filing of plan appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 414 7941 and passcode 619. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the 11. Filing a chapter 13 bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 525(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

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United States Bankruptcy Court Northern District of Illinois

Case No. 24-12413-DRC In re:

Chapter 13 Tiffany T Rowley

Debtor

CERTIFICATE OF NOTICE

District/off: 0752-1 User: admin Page 1 of 2 Date Rcvd: Aug 26, 2024 Form ID: 309I Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recip ID **Recipient Name and Address**

+ Tiffany T Rowley, 10081 Frontage Rd Unit E, Skokie, IL 60077-1089

31001712 + Sail Loans, Llc, Attn: Bankruptcy, 2400 E Devon Ave, Ste 300, Des Plaines, IL 60018-4600

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
uty		Aug 26 2024 22:15:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Aug 26 2024 22:16:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Aug 26 2024 22:17:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
31001706	+ EDI: AARGON.COM	Aug 27 2024 02:06:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4119
31001707	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 26 2024 22:30:10	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31001708	EDI: AMINFOFP.COM	Aug 27 2024 02:06:00	First Premier Bank, Attn: Bankruptcy, 601 S Minneapolis Ave, Sioux Falls, SD 57104
31001709	+ Email/Text: ahamilton@hillcrestdavidson.com	Aug 26 2024 22:16:00	Hillcrest Davidson & Associates, Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898
31001710	Email/Text: ml-ebn@missionlane.com	Aug 26 2024 22:16:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31001711	+ EDI: AGFINANCE.COM	Aug 27 2024 02:06:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
31001713	+ Email/Text: Bankruptcy@TekCollect.com	Aug 26 2024 22:16:00	TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
31001714	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 26 2024 22:16:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address LA Management 31003766

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District/off: 0752-1 User: admin Page 2 of 2
Date Rcvd: Aug 26, 2024 Form ID: 309I Total Noticed: 13

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name Email Address

David H Cutler

on behalf of Debtor 1 Tiffany T Rowley cutlerfilings@gmail.com r48280@notify.bestcase.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

Thomas H. Hooper

thomas.h.hooper@chicagoch13.com

TOTAL: 3